

Massachusetts Division of Insurance Annual Report  
Membership in Dental Insured Preferred Provider Plans by County  
as of December 31, 2003

	<b>DENTAL Insured Preferred Provider Plan Members <sup>1</sup> By County</b>	<b>Barnstable</b>	<b>Berkshire</b>	<b>Bristol</b>	<b>Dukes</b>	<b>Essex</b>	<b>Franklin</b>	<b>Hampden</b>	<b>Hampshire</b>	<b>Middlesex</b>	<b>Nantucket</b>	<b>Norfolk</b>	<b>Plymouth</b>	<b>Suffolk</b>	<b>Worcester</b>
		Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003
<b>1</b>	<b>Aetna Life Insurance Company</b>	880	212	3,999	26	5,171	66	2,226	276	12,329	37	5,161	3,548	5,940	4,293
<b>2</b>	<b>Altus Dental Insurance Company, Inc.</b>	504	90	4,496	15	799	121	374	317	2,311	6	2,059	1,759	1,124	2,077
<b>3</b>	<b>Ameritas Life Insurance Corporation <sup>2</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>4</b>	<b>Blue Cross and Blue Shield of Massachusetts, Inc.</b>	238	42	498	10	679	48	258	144	1,813	2	833	440	470	2,033
<b>5</b>	<b>Connecticut General Life Insurance Company</b>	378	44	232	0	381	8	237	51	1,239	0	303	107	117	1,019
<b>6</b>	<b>Dental Service of Massachusetts, Inc. <sup>3</sup></b>	1,486	1,731	6,764	7	7,187	1,690	2,156	10,217	19,655	2	12,819	6,962	15,041	6,209
<b>7</b>	<b>Fortis Benefits Insurance Company</b>	0	0	298	0	939	0	5	0	4,130	0	1,368	1,125	562	1,428
<b>8</b>	<b>GE Group Life Assurance Company <sup>4</sup></b>	0	0	0	0	0	0	0	0	611	0	96	0	129	0
<b>9</b>	<b>(The) Guardian Life Insurance Company of America</b>	1,046	5,072	5,927	0	13,959	650	9,837	1,211	44,449	86	16,749	8,361	24,113	16,036
<b>10</b>	<b>Metropolitan Life Insurance Company</b>	1,421	988	3,991	12	7,618	2,218	5,029	5,656	18,179	10	6,855	4,878	4,818	8,097
<b>11</b>	<b>Mutual of Omaha Insurance Company <sup>5</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>12</b>	<b>Principal Life Insurance Company</b>	582	115	662	0	1,253	121	1,346	0	4,769	0	1,745	740	3,038	1,268
<b>13</b>	<b>Reliance Standard Life Insurance Company <sup>6</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>14</b>	<b>ReliaStar Life Insurance Company <sup>7</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>15</b>	<b>Standard Insurance Company <sup>8</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>16</b>	<b>UniCARE Life and Health Insurance Company</b>	15	2	34	5	91	5	23	10	277	0	94	66	70	79
<b>17</b>	<b>United HealthCare Insurance Company</b>	17	0	836	0	26	4	9	0	220	4	81	122	22	751
<b>18</b>	<b>United of Omaha Life Insurance Company</b>	14	0	33	0	483	1	1	0	467	0	159	44	59	116
	<b>Total Members</b>	6,581	8,296	27,770	75	38,586	4,932	21,501	17,882	110,449	147	48,322	28,152	55,503	43,406
	<b>2003 Massachusetts Population <sup>9</sup></b>	229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610
	<b>2003 Market Penetration Rate <sup>10</sup></b>	2.87%	6.22%	5.08%	0.48%	5.23%	6.83%	4.66%	11.53%	7.50%	1.37%	7.38%	5.77%	8.15%	5.59%

<sup>1</sup> Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> Ameritas Life Insurance Corporation reported zero insured members as of December 31, 2003.

<sup>3</sup> Doing business as Delta Dental Plan of Massachusetts.

<sup>4</sup> Effective January 2, 2001 Phoenix American Life Insurance Company changed its name to GE Group Life Assurance Company.

<sup>5</sup> Mutual of Omaha Insurance Company reported zero insured members as of December 31, 2003.

<sup>6</sup> Reliance Standard Life Insurance Company reported zero insured members as of December 31, 2003.

<sup>7</sup> ReliaStar Life Insurance Company reported zero insured members as of December 31, 2003.

<sup>8</sup> Standard Insurance Company reported zero insured members as of December 31, 2003.

<sup>9</sup> 2003 Population Source: Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9

<sup>10</sup> Total DENTAL insured preferred provider plan members in each county divided by the 2003 population in each county.

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MA
Total 2003
Members
44,164
16,052
0
7,508
4,116
91,926
9,855
836
147,496
69,770
0
15,639
0
0
0
771
2,092
1,377
411,602
6,433,422
6.40%

9, 2004.

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